

Amendments to the Specification:

Please replace the first paragraph on page 1, with the following rewritten paragraph:

-- This application claims the benefit of the filing date of [U.S. Provisional application no. 60/390,459 entitled "Propriety Risk Management", filed June 20, 2002. This application also claims the benefit of the filing date of] U.S. Provisional application no. 60/400,181 entitled "Construction Industry Contract Risk Management Clearinghouse", filed August 1, 2002. This application is a continuation-in-part of a prior application entitled "Risk Management Clearinghouse" filed February 12, 2002 and bearing the Serial No. 10/074,584, as well as being a continuation-in-part of a prior application entitled "Risk Management Clearinghouse" filed October 30, 2001, and bearing the Serial No. 10/021,124, which is also a continuation-in-part of a prior application entitled "Automated Global Risk Management" filed March 20, 2001, and bearing the Serial No. 09/812,627, all of which are relied upon and incorporated by reference.--